

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Antonius Adhi Wiryawan, Kit Man Cheng, Weide Ju, Hichem  
Sellami, Durgesh Kotwal  
Assignee: Siebel Systems, Inc.  
Title: Method and Apparatus for Capturing Commercial Loan  
Application Data and Assigning a Commercial Loan Request  
Serial No.: 10/024,990 Filing Date: December 19, 2001  
Examiner: Gregory L. Johnson Group Art Unit: 3691  
Docket No.: OIC0262US Confirmation No. 3673

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Austin, Texas  
August 4, 2008

MAIL STOP AMENDMENT  
COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Examiner Johnson:

This paper is responsive to the Office Action dated April 2, 2008, having a shortened statutory period expiring on July 2, 2008. Accompanying this response is a One-month Petition Under 37 C.F.R. § 1.136 for Extension of Time setting a new time for response of August 4, 2008, since August 2, 2008 was a Saturday. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

**Amendments to the Claims** are presented in the listing of claims which begins on page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

**Remarks** begin on page 7 of this paper.